

Cottages HOA Board Meeting Minutes

7:00 PM Mar 9, 2023

By Zoom

Attended:

Bob Ferguson – President
Andrea Perri-Board member
Scott Hill – Board member
Jonathan Berry – Secretary
Alex and Karrie Eddington
Dion Barron
John Tusting

Hidden Creek Water update with Tracy Tanner– John Tusting

Our attorneys had filed a protest due to last minute change requests by TT regarding water shares in the well. Our attorneys have been unsuccessful in trying to reach TT's water engineer (Don Barnett) to discuss background of the change application. We want to make sure that the change requests are not hurting us and be assured we are retaining permanent assignment of water shares for our HOA and each lot as required before we retract our protest.

Insurance

Our insurance agent Lamont Woods of Sentry West Insurance told us that "this HOA has a robust insurance program". Below are the details of our current policy as reported from Jacquelin Rasmussen by email:

We have a Certificate of Liability Insurance

It is a separate page from the main policy. the coverage provides:

Commercial General Liability- \$2,000,000

Personal & ADV Injury- \$2,000,000

General Aggregate- \$3,000,000

Products- Comp/Op Agg- \$3,000,000

Automobile Liability- \$2,000,000

Deductible is 0

Fences/Arbors- \$50,000
Directors & Officers 1,000,000
This Policy provides Defense Cost outside the limit.
Deductible is 1,000

Insurance was renewed in October, \$877.00 annual
If we want to add an umbrella policy
with \$1,000,000 additional coverage
It would cost \$750.00 per annum.

Next volunteer CCR meeting

Friday March 17th at 5:30 pm. Will provide a Zoom link.

CCR Section 4.5

It has been brought up whether we should spend any more on attorney fees regarding section 4.5. It was decided that a special meeting be held by all those interested and knowledgeable to discuss importance of continuing to involve attorneys about section 4.5 changes or removal. Meeting should include Carol, Dion, and Jacquelin since they have worked on this subject for years and have an extensive history on the subject. Also, a strategy should be discussed to meet with Richard White about his current plans to develop the 66 acres. Have they changed any? Attendees of the meeting are welcome to come with bullet points for discussion.

Landscaping Committee

Andrea is the head of the committee. Also serving are Karen Tusting, Dion, and Lily and Jonathan Berry. Will send an invite using Jessa to ask for other volunteers to service on the landscape committee.

Spring clean up

No date is scheduled yet for Spring cleanup.

Thistle control Grant

On track to receive a grant for herbicide and professional sprayers.

Accountability of leaving rocks on the street

It is suggested that we try to hold persons responsible for leaving large rocks in the street causing damages to a snow blower. In this case, we think we should at least try to have contractor pay the repair bill who left a sizable (14-16 inch) boulder in middle of the road for the snow blower to pick up which caused significant damage. Andrea will send the bill to the board.

Source and solution to flood water

Mike Hyde reminds us of the water diversion problem in Spring Woods that has caused flooding issues to our homes in the past. Since this is a heavy snow year, we will need to address this. Dan Clark (Upper Whittemore HOA President), says we can do nothing until the snow has receded to that point.

Mtg adjourned about 8:05 PM